Mauck Appraisals, Inc.

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Mr. Craig Cummings P.O. Box 1130 Danville, IL 61834-1130 January 17, 2001

Dear Mr. Cummings:

As per your request, I have personally inspected and prepared an appraisal of the referenced property. The appraisal purpose is to estimate the opinion of market value of the Fee Simple Estate, based on the market conditions as of December 9, 2000, the date of inspection. The subject consists of vacant land consisting of 28.5 acres. The land is unimproved. The subject is outside the Danville city limits but is within the zoning area as applied by the city. All of the subject site is zoned R-1, single family, low density. The site is located in the growth area adjacent to Lake Vermilion.

Based upon my market study of comparable properties in the subject area, a normal marketing time for the subject is within -0- to twenty four months.

In consideration of the location, character and property type and subject to the Limiting Conditions and Contingencies contained herein, it is my opinion the current market value of the subject, in fee simple estate, as of December 9, 2000, is:

Three Hundred Twenty Thousand (\$320,000) Dollars

The full report which includes a descriptive summary of the property, a discussion of the valuation process, and substantiation of the value estimate, follows herewith. This appraisal is prepared in conformity with the requirements of the Uniform Standards of Professional Practice (USPAP) of the Appraisal Foundation, as mandated by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA).

Thank you for the confidence you expressed by selecting me for this assignment. Should you require any additional information on this matter, please feel free to contact me at your convenience.

Respectfully submitted,

C. James Hegg

C. James Hegg Certified General R. E. Appraiser

IL License No. 153-001309

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CERTIFICATION

I certify that to the best of my knowledge and belief that:

The statements of fact contained in this report are true and correct.

The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analyses, opinions, and conclusions.

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.

My compensation is not contingent on an action or event resulting from the analyses, opinions, or conclusions in or the use of this report.

My analyses, opinions, and conclusions were developed, and this report has been prepared in conformity with the requirements of the Uniform Standards of Professional Appraisal Practice (USPAP) of the Appraisal Foundation as mandated by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA).

C. James Hegg inspected the property that is the subject of this report and further made an inspection of all the comparable market data listed in this report.

No one provided significant professional assistance to C. James Hegg, the signer of this report.

This appraisal assignment was not based on requested minimum valuation, a specific valuation, or the approval of a loan.

Based upon the factors developed in this report and the exercise of my professional judgment, it is my opinion the market value of the subject, in fee simple estate, as of December 9, 2000, is:

Three Hundred Twenty Thousand (\$320,000) Dollars

C. James Hegg

Certified General Real Estate Appraiser

IL License No. 153-001309

C. James Hegg

Summary of Salient Facts

Property Address:

Newell Township

Danville, IL

Purpose of Appraisal:

Market Value Opinion

Function of Appraisal:

Establishing Value

Highest and Best Use:

Residential

Zoning:

R-1 Single Family

Site Data:

28.5 Acres

Improvements Data:

N/A

Frontage Exposure:

Old Ottawa Road

Lake Vermilion

Date of Value Estimate:

December 9, 2000

Income Approach:

\$ N/A

Cost Approach:

\$ N/A

Market Approach:

\$320,000

Market Value Estimate:

\$320,000

IMPROVEMENTS DATA

No Improvements

LAND DATA

The land is unimproved and has standing timber. Site consists of 28.5 acres with frontage on Old Ottawa Road for access. There is also frontage on Lake Vermilion. The topography has level and ravine areas intertwined within the area. Elevation is adequate for habitation, except shorelines as indicated on included topographical map.

Utility easements or future easements will have an effect on the subject. A good infrastructure exists for the subject area. Soil condition on flat areas are similar to surrounding areas which supports housing construction.

DEFINITION OF MARKET VALUE

Market value is defined as the most probable price in cash, terms equivalent to cash, or in other precisely revealed terms, for which the appraised property will sell in a competitive market under all conditions requisite to fair sale, with the buyer and seller each acting prudently, knowledgeably, and for self-interest, and assuming that neither is under undue duress.

Fundamental assumptions and conditions presumed in the definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash, its equivalent, or in specified financing terms.
- 5. Specified financing, if any, may be the financing actually in place or on terms generally available for the property type in its locale on the effective appraisal date.
- 6. The effect, if any, on the amount of market value of atypical financing, services, or fees shall be clearly and precisely revealed in the appraisal report.

IDENTIFICATION OF TYPE OF APPRAISAL AND REPORT FORMAT

This appraisal is a Self Contained Report. A Self Contained Report consists of a comprehensive level of information described in detail.

The report format is narrative. This narrative format allows the compilation of all relevant data, interpretations of market data and activity, and the calculations used in each approach to value to be put forth in logical sequence. This sequence enables the client to understand the processes used in determining the concluding estimated value of the subject.

ASSUMPTIONS AND LIMITING CONDITIONS

- 1. The appraiser will not be required to give testimony or appear in court because of having made this appraisal, unless arrangements have been previously made and the following terms are agreed to by the client. By requesting or requiring testimony of this appraiser the client agrees to pay the fee of \$125.00 per hour, or any part thereof, to include travel time to and from court.
- 2. Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any purpose by any person other than the party to whom it is addressed without the written consent of the appraiser, and in the event, only with proper written qualification and only in its entirety.
- 3. The distribution of the total valuation in this report between land and improvements applies only under the reported highest and best use of the property. The allocations of value for land and improvements, if present, must not be used in conjunction with any other appraisal and are invalid if so used.
- 4. Disclosure of the contents of this report is governed by the By-Laws and Regulations of the Appraisal Institute. Neither all nor any part of the contents of this report or copy thereof shall be conveyed to the public through advertising, public relations, news, sales, or any other media without written consent and approval of the appraiser. Nor shall the appraiser, firm or professional organization of which the appraiser is a member be identified without written consent of the appraiser.
- 5. No environmental or concurrency impact studies were either requested or made in conjunction with this appraisal report. The appraiser, thereby, reserves the right to alter, amend, revise, or rescind any of the value opinions based upon any subsequent environmental or concurrency impact studies, research or investigation.

ASSUMPTIONS AND LIMITING CONDITIONS (CONTINUED)

- 6. The legal description used in this report is assumed to be correct, but may not necessarily have been confirmed by survey. No responsibility is assumed in connection with a survey or for encroachments or overlapping or other discrepancies that might be revealed thereby. Any sketches included in the report are only for the purpose of aiding the reader in visualizing the property and are not necessarily a result of a survey.
- 7. No responsibility is assumed for an opinion of legal nature, such as to ownership of the property or condition of title.
- 8. The appraiser assumes the title to the property to be marketable; that, unless stated to the contrary, the property is appraised as an unencumbered fee which is not used in violation of acceptable ordinances, statutes or other governmental regulations.
- 9. Information, estimates, and opinions furnished the appraiser and contained in the report were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished the appraiser can be assumed by the appraiser.
- 10. All mortgages, liens, encumbrances, leases, and servitude have been disregarded, unless so specified within the report. The property is appraised as though under responsible ownership and competent management.
- 11. It is assumed that there are no hidden or apparent conditions of the property, subsoil, or structures, if present, which would render it more or less valuable. No responsibility is assumed for such conditions or for engineering which may be required to discover such factors.
- 12. The existence of potentially hazardous material and/or toxic waste used in the construction or maintenance of the improvements, if applicable, was not observed by the appraiser. The appraiser does not have any knowledge of the existence of such materials in or on the property, as this appraiser is not qualified to detect such substances. The existence of asbestos, toxic waste, or similar hazardous materials is likely to have an adverse affect on the value of the subject property. This appraiser recommends that the client retain an expert in this field, if desired.

ASSUMPTIONS AND LIMITING CONDITIONS (CONTINUED)

- 13. It is assumed that there is full compliance with all applicable federal, state, and local environmental regulations and laws, unless noncompliance is stated, defined, and considered in the appraisal report.
- 14. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless a nonconformity has been stated, defined, and considered in the appraisal report.
- 15. It is assumed that all required licenses, consents, or other legislative or administrative authority from any local, state, or national governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimate contained in this report is based.
- 16. It is assumed that the utilization of land and improvement, if applicable, is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless noted within the report.
- 17. It is assumed that the information relating to the location of, or existence of public utilities that has been obtained through a verbal inquiry from the appropriate utility authority, or has been ascertained from visual evidence is correct. No warranty has been made regarding the exact location capacities or public utility systems.
- 18. It is assumed that all licenses, consents, or other legislative or administrative authority from local, state, or national governmental or private entity or organization have been, or can be obtained or renewed for any use on which the value estimate contained in the valuation report is based.
- 19. The Americans with Disabilities Act (ADA) became effective January 26, 1992. The appraiser has not made a specific compliance survey and analysis of this property (if applicable) to determine whether or not it is in conformity with the various detained requirements of the ADA. It is possible that a compliance survey of the property, together with a detailed analysis of the requirements of the ADA, could reveal that the property could have a negative effect upon the property value. Since the appraiser has no direct evidence relating to this issue, possible noncompliance with the requirements of ADA in estimating the value of the property has not been considered.

ASSUMPTIONS AND LIMITING CONDITIONS (CONTINUED)

20. Acceptance of, and/or use of this appraisal report constitutes acceptance of the foregoing General Underlying Assumptions and General Limiting Conditions. The appraiser's duties, pursuant to the employment to make the appraisal, are complete upon delivery and acceptance of the appraisal report. However, any corrections or errors should be called to the attention of the appraiser within 60 days of the delivery of the report.

APPRAISAL SCOPE AND FUNCTION

This report has been prepared by C. James Hegg, for the purpose of estimating the market value of the subject. The scope of this appraisal assignment included making an inspection of the land; determining, collecting and confirming the necessary and pertinent market data needed to report my conclusion; analyzing the data; and reporting these findings in a logical manner.

Vacant land sales were researched in Vermilion County, with the center of the search focusing in and around the City of Danville, Vermilion County, IL. The appraisal function is for establishing the fair market value.

APPRAISER COMPETENCY

As an appraiser I have prepared value reports on numerous parcels of land in Vermilion County, Illinois, and Fountain County, Indiana, in the past seven years. I have the education and experience to appropriately complete this report.

PROPERTY RIGHTS APPRAISED

The value estimate reflects the rights in fee simple estate.

Fee simple estate is defined as follows:

An absolute ownership unencumbered by any other interest or estate, subject only to the limitations imposed by the governmental powers of taxation, eminent domain, police power, and escheat.

PURPOSE OF APPRAISAL

The purpose of this appraisal is to render an opinion of estimated market value of the fee simple estate, herein described in the legal description. Fee simple estate is defined as absolute ownership without restrictions, subject only to governmental regulation.

LEGAL DESCRIPTION

The subject land as appraised within this report is defined by the included aerial map which designates 28.50 acres. The legal for this tract would be split from existing.

MARKET TIME

Market time is estimated at 0-24 months.

AREA DATA

The City of Danville is the county seat of Vermilion County, Illinois. Danville is located seven miles west of the Indiana state line in the central part of the state. Within the Danville area, major traffic arteries are I-74 east and west, State Route 1 north and south, State Route IN-63 north and south, and I-57 north and south. These arteries provide easy access to Chicago, IL (132 miles), Indianapolis, IN (90 miles), Louisville, KY (202 miles), and St. Louis, MO (198 miles).

The general topography of the area is level with an elevation of 611 feet above sea level. Vermilion County covers 898 square miles, and Danville covers 12.9 of those square miles. The average mean temperature is 51.5 degrees. The 1990 census population of Vermilion County was 88, 257 and of Danville 33,828.

The City of Danville has a diversified employment base composed of several major manufacturers and distributors. The service industry is currently making strong gains in the city.

Agriculture continues as an important part of the Vermilion County economy. The City of Danville has seen a sudden increase during the past six years for major corporation warehousing operations. These have been established to the immediate east of the city. A new aluminum plant has recently opened, again spurring the economy forward.

NEIGHBORHOOD DATA

The subject is located west of and adjoining Lake Vermilion. The immediate neighborhoods are Chateau Estates, Denvale, and Country Club residential subdivisions to the west and north. Lake Vermilion is south and east. The range of per square foot site values within these three subdivisions is \$1.46 to \$1.86. The individual housing sites and improvements value ranges from \$75,000 to \$400,000+. (11)

OFF SITE IMPROVEMENTS

IMPROVEMENTS ADJACENT TO SITE ARE AS FOLLOWS:

STREET	-ASPHALT	-PUBLIC
STREET LIGHTS	-YES	-PUBLIC
ELECTRICITY	-YES	-PUBLIC
WATER	-YES	-PUBLIC
GAS	-YES	-PUBLIC
SANITARY SEWER	-YES	-PUBLIC

FLOOD ZONE

Subject is located in FEMA Zone C. Not a flood hazard. Map No. 170935 0006-A. Effective Date of April 21, 1978.

ZONING DATA

The subject site is R-1 Single Family, Low Density

MARKET SEARCH AREA

The search area for comparables was limited to Vermilion County, Illinois. This included areas on the east and west side of Lake Vermilion as well as north and south of the subject. The time frame parameters originally included activity for the past ten (10) years but was narrowed to the previous eight (8) years because sales were subject to self perpetuating increases in value that were motivated by the successful expansion of improved sites.

The size and location of the subject negated the availability of a large data base. Land sales adjacent to Lake Vermilion with the acreage similar to the subject has not occurred except for Bayside Estates on the east side of Lake. This land sale was eliminated because of undefinable transfers and splits.

Thirteen sites, lots within existing subdivisions surrounding the subject and Lake, were examined but eliminated because they were sites (improved land) and their size and site preparation couldn't be confidently adjusted to the subject.

HIGHEST AND BEST USE

The highest and best use of land, both as though vacant and as improved, must meet four criteria as determined by USPAP Standards, which governs the Appraisal Industry.

The highest and best use must be:

- 1. Physically Possible
- 2. Legally Permissible
- 3. Financially Feasible
- 4. Maximally Productive

The above criteria are usually considered sequentially; a use may be financially feasible, but this is irrelevant if it is physically impossible or legally prohibited. Only when there is a reasonable possibility that one of the prior unacceptable conditions can be changed is it appropriate to proceed with the analysis.

I don't believe that the tract (subject) under appraisal is larger than the optimum configuration for the prevailing pattern of size utilization for a subdivision but the current market suggests that supply exceeds current demand.

Development into a complete subdivision is highly unlikely at this time recognizing that land value is substantially affected by the interplay of supply and demand, but the remaining influence is the economic use of land which determines its value.

The highest and best use for the subject is residential.

THE APPRAISAL PROCESS

The Appraisal Process is the orderly procedure whereby the data used to estimate the value of the subject is acquired, classified, analyzed, and presented. The first step is defining the appraisal problem; i.e., identification of the real estate, the effective date of the value estimate, the property rights appraised and the type of value being sought. Once this has been accomplished, the appraiser collects and analyzes the factors that affect the market value of the property. These include Area and Neighborhood Analysis, Property Description, Highest and Best Use, and the application of the three basic approaches to value: the Cost Approach, Sales Comparison, and the Income Approach.

The Cost Approach involves estimating the value of the subject's land, as if vacant and available to be put to its Highest and Best Use; then estimating the reproduction costs new of the improvements, less any loss in value due to accrued depreciation and/or obsolescence. The sum of these figures (land and depreciated value of improvements) represents the indicated value by the Cost Approach. The Cost Approach tends to be more accurate when the improvements are relatively new and have not suffered too severely from the various forms of depreciation.

The Sales Comparison Approach analyzes the sales of similar properties recently sold. Adjustments are made to the sales for dissimilarities between them and the subject. The indicated value is derived from the adjusted selling prices of the comparable sales. Inherent in the Sales Comparison Approach is the Principle of Substitution which is defined as: "A valuation principle that states that a prudent purchaser would pay no more for real property than the cost of acquiring an equally desirable substitute on the open market. The Principle of Substitution presumes that the purchaser will consider the alternatives available, and will act rationally or prudently on the basis of the information about those alternatives, and that reasonable time is available for the decision." This approach is most reliable when there is sufficient recent sales of truly competing properties in the area and adjustments are relatively few.

The Income Approach is predicated on the assumption that there is a definite relationship between the amount of income a property will earn and its value. This approach is based on the principle that value is created by the expectations of benefits derived in the future. The anticipated annual net income of the property is capitalized to produce an indication of value. Net income is the income generated before payment of any debt service. Factors such as risk, time, interest on capital investment, and recapture of the depreciating asset are considered in the rate. The appropriateness of this rate is critical, and there are several techniques by which it may be developed. An alternative technique to Direct Capitalization is Discounted Cash Flow Analysis. Net operating income is estimated for each year of a projection period. A selling price, known as the reversion, is estimated for the end of the projection period. The income flows which are to be received in the future are discounted to a present value by discounting at an appropriate yield rate. In the analysis of the subject, all three approaches to value have been utilized: the Cost Approach, Income Approach and the Sales Comparison Approach.

THE APPRAISAL PROCESS CONTINUED

The final step in the appraisal process is the correlation of the various value indicators into a final value estimate for the subject. The strengths and weaknesses of the various approaches are weighed, in relation to their applicability and reliability and how they relate to the appraisal assignment and the value being sought. Then, the greatest emphasis is placed on the approach that appears to produce the most reliable solution to the specific appraisal problem. The Sales Comparison Approach was deemed as the most probable and reliable method for determination of the estimated value of the subject.

APPRAISAL PROBLEM AND VALUATION PREMISE

The Appraisal Problem is to estimate the market value of the subject. The property consists of unimproved land owned in fee simple estate. The vacant land real estate market has been generally stable since the earlier to mid part of the 1990's.

MARKET VALUE APPROACH

A Market Approach search was executed which took into account all of the sales of vacant land/lots matching the subject's highest and best use determinations. This consisted of sales located in and outside of the Danville City Limits, reported through the Multiple Listing Service of Vermilion County and Public Records. In the past six (6) years, three (3) properties matched the subject's Highest and Best Use, to be considered as comparable, thereby giving an indication of the market value. A fourth sale was included because of its close proximity to the subject although it is not considered a viable comparable because the sales transaction was believed to be under duress. After considering location, size, accessibility and other considerations, the following properties were selected:

Address	Acres	Date Sold	Sale Price	\$ Per Acre
No.1 1650 Lakewood Dr. Oakwood, IL	1.02	7/97	\$15,500	\$15,246
No. 2 Lakewood Subdv. Oakwood, IL	3.03	3/96	\$32,000	\$10,561
No.3 BLNT 0067A Danville, IL	5.86	8/99	\$99,620	\$17,000
No.4 BLNT 0564/0564A	36.19	5/93	\$90,000	\$ 2,468

MARKET VALUE COMPARABLES

Comparable Lot Sale No. 1

Address:

1650 Lakewood Dr.

Oakwood, IL

Tract No.

DOR 1720D

Date of Sale:

7/97

Seller:

Poole

Buyer:

Crowder

Document No.

97-7015

Lot Size:

Irregular

Acre:

1.02 AC

Zoning:

None

Sale Price:

\$15,500

Sale Price Sq. Acre:

\$15,246

Comparable is 2.65 +/- miles southwest of subject. This comparable is located on a lake created by a previous strip mining operation and has a single family home on it. The comparable has lake frontage. The size of the comparable is less than desired for comparison to the subject but limited sales matching subject size and location justifies this sale. Although the comparable has a lake view, the location is inferior to the subject. The infrastructure available to subject is superior as is the access. This comparable is not subject to excess land as subject is.

Comparable Lot Sale No. 2

Address:

Not Assigned

Tract No.:

DOR 1746-12

Date of Sale:

3/96

Seller:

Poole

Buyer:

Feller

Document No.

96-8271

Lot Size:

Irregular

Acre:

3.03 AC

Zoning:

None

Sale Price:

\$32,000

Sale Price Sq. Acre:

\$10,561

Comparable is 2.65 +/- miles southwest of subject. This comparable is located on a lake created by a previous strip mining operation. The comparable has lake frontage. The size of the comparable is less than desired for comparison to the subject but limited sales matching subject size and location justifies this sale. Although the comparable has a lake view, the location is inferior to the subject. The infrastructure available to subject is superior as is the access. This comparable is not subject to excess land as the subject is.

Comparable Lot Sale No. 3

Address:

Not Assigned

Tract No.

BLNT 0067-A

Date of Sale:

8/99

Seller:

Consumers Water

Buyer:

Schlecht

Document No.

99-0010310

Lot Size:

Irregular

Acre:

5.86 AC

Zoning:

None

Sale Price:

\$99,620

Sale Price Sq. Acre:

\$17,000

Comparable is north of subject 1.83 +/- miles. Comparable is similar to subject except for view. Subject's infrastructure is superior to comparable as is access.

Comparable Lot Sale No. 4

Address:

Not Assigned

Tract No.

BLNT 0564/0564A

Date of Sale:

5/93

Seller:

PANB Trust 1789

Buyer:

Offutt

Document No.

93-5822

Lot Size:

Irregular

Acre:

36.19 AC

Zoning:

None

Sale Price:

\$90,000

Sale Price Per Acre:

\$ 2,487

This comparable is located .84 +/- miles west of subject. This comparable is represented only because of its proximity to the subject. I believe it was a sale under duress and therefore wouldn't be shown if it were not for its location.

COMPARABLE ADJUSTMENT ANALYSIS

S	ubject		Comparal	oles	
		1	:	2 3	4
Sales Price		\$15,500	\$32,0	99,620	\$90,000
Land area per acre	28.50	1.02	3.03	3 5.86	36.19
Indicated land value per acre		\$15,246	\$10,5	561 \$17,000	\$2,487
Adjustment %:					
Time adjustment		3	:	3	3
Time adjustment un	nit value	16,932	12,20	17,128	3,129
Location		20	2	0 15	10
Partially adjusted u	nit value	20,318	14,64	19,697	3,442
Infrastructure		10	1	0 10	0
Partially adjusted u	nit value	22,349	16,1	13 21,667	3,442
View		0		0 6	10
Partially adjusted u	nit value	22,349	16,1	13 22,967	3,786
Indicated subject land per comparable	value	636,946	459,2	220 654,559	107,900
Calaba di maina di ma	L. o o dissotuu				
Subject diminutive va	nue aujusm	Percent	Acre	es Value per AC	Total
100% equal \$600,000)	100	1-	-	\$105,000
as determined from al		85	6-1	,	89,250
analysis of comparabl		60	11-1	•	63,000
		40	16-2	•	42,000
		20	21-2	•	21,000
		5	26-2	1,000	_3,000
	Total				\$323,250
	Say	\$320,000	(20)		

MARKET ADJUSTMENTS

The most effective method of achieving adjustment factors are matched pairs, which is absent from subject's market area; therefore, analysis and experience of existing sales is the most prevalent method available for the subject. The adjustment percentages are market driven within the subject's market.

All of the sales used in my analysis required adjustments for numerous sources of dissimilarities, which would be true in any market where there exist previous sales. For the differences not adjusted the market appears to be reacting only to the more significant items of difference mentioned in the adjustments process.

The diminutive value adjustments applied against the comparables indicated subject land value adjust for the principle of diminishing return. This applies to the relationship between decreasing unit value and increasing land size.

CONCLUSION OF VALUE:

The Market Value Approach represents the actual activity between buyer and seller. It is concluded, after verifying the facts, that the principals were knowledgeable, well informed, non-related parties. The sold comparables used in this appraisal meet the necessary qualifications to be relied upon for the purpose of determining the market value of the subject, except for comparable No. 4.

The analysis and application of the value approaches to the subject yielded the following:

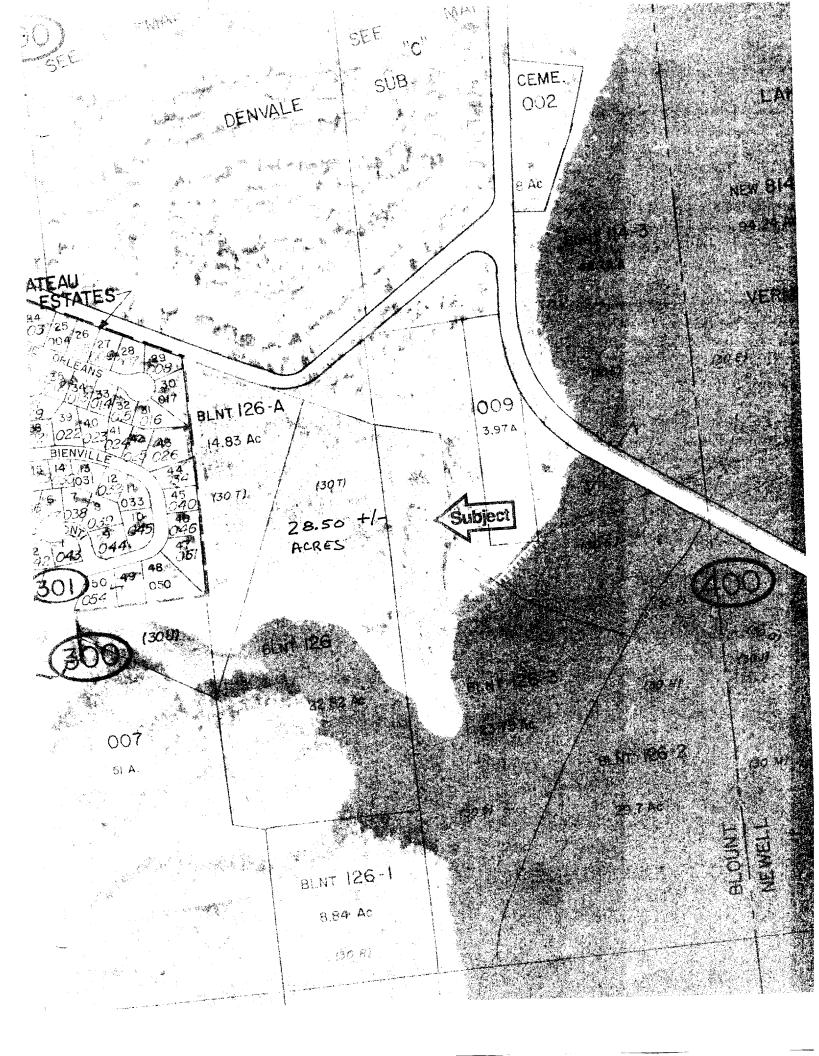
The Cost Approach Estimated Value.....\$ Not Applicable The Income Approach Estimated Value.....\$ Not Attempted

The Market Approach Opinion of Estimated Value.....\$ 320,000

The Final Estimated Value Conclusion Is:

Three Hundred Twenty Thousand (\$320,000) Dollars

As Of: December 9, 2000 Report Date: January 17, 2001



PHOTOGRAPH ADDENDUM

Borrower/Client	Client: 0	Consumers Illinois	Water Comp	any			
Property Address	28.5 acres	S					
City Danvil	le	County Vermi	lion	State	IL	Zip Code	61832
Lender NA							



View looking northeast



View looking southeast

PHOTOGRAPH ADDENDUM

			·				
Borrowe	er/Client	Client:	Consumers Illinois Water Con	mpany			
Property	Address	28.5 acr	es				
City	Danvill	.e	County Vermilion	State	IL	Zip Code	61832
Lender	NA						



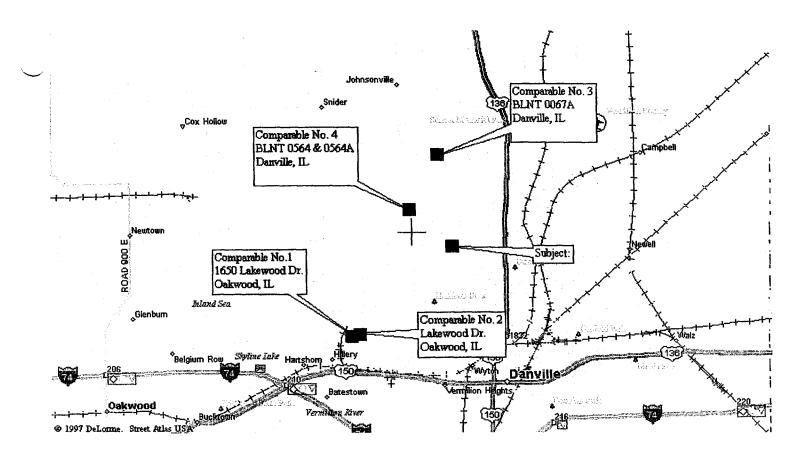
View looking north from farthest point south



Lagoon on south side

Location Map

Borrower/Client Client:	Consumers Illinois Water Company		
Property Address 28.5 ac	res		
City Danville	County Vermilion	State IL	Zip Code 61832
Lender NA			



TopoZone.com

receitate acoy no benequen tentil

Map target is 40.1579°N, 87.6536°W - UTM Zone 16, N 4445276, E 444335

